April 7, 2009

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TO: Members of the Senate Finance Committee

FROM: Joy Bruck, volunteer advocate for AARP Montana

RE: Support of HB 258 – Funding for Insure Montana

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Bill No	43	25	<u>S</u>	

SENATE FINANCE A CLARKS

Chairman and members of the committee, my name is Joy Bruck, volunteer advocate for AARP Montana – a non-profit, non-partisan organization with 165,000 members. I am here today in support of the Insure Montana program and all of the small businesses whose health insurance it helps to support.

This bill today is essentially about supporting the small business community of Montana. By taxing tobacco, the state of Montana was able to create a program that supports Montana's most vulnerable businesses by providing payment assistance on health insurance plans. AARP Montana believes that every person deserves access to quality and affordable healthcare, and the Insure Montana program is certainly a useful vehicle towards this goal.

In times of economic uncertainty, Montana's small businesses are more susceptible to market factors outside of their control. Insure Montana can directly help the profit margins of small businesses by assisting on some premiums, while at the same time allowing the businesses to attract the best employees possible by providing benefits.

Health insurance assistance to small businesses helps to keep Montanans physically healthier during times of economic hardships; it helps keep their bottom line from collapsing. Therefore, AARP Montana strongly urges you to support the Insure Montana program and pass House Bill 258.